

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Donald Alfred Michael Jr.

S.S. No.: xxx-xx-7274

Mailing Address: PO Box 12386, Durham, NC 27709-

Case No. 11-81219

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 29, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 12, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date:	5/23/11
Lastname-SS#:	Michael-7274

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

	Creditor Name	Sch D #	Description of Collateral
	Bank of America	1	GA House & Land
	Effingham Co. Tax	2	Real Property Tax

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**
				**
				**
Retain				

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTR - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBITS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				\$5.00			
				\$5.00			
				\$5.00			
				\$5.00			

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ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$3,000
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int.%
All Co-Sign Protect Debts (See*)		Payoff Amt
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	\$10,323

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$235** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

ANSWER **ANSWER**

Adequate Protection Payment Period: **13.56**

D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amount

- May include up to 2 post-pension payments.

= Greater of DMI x ACP or EAE

Other Miscellaneous Provisions

Plan to allow for 3 "waivers"

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America **
Post Office Box 15028
Wilmington, DE 19886-5028

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America Home Loans**
Customer Service
PO Box 5170
Attn: Managing Agent
Simi Valley, CA 93062-5170

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Experian
P.O. Box 2002
Allen, TX 75013-2002

Effingham County Tax Collector
PO Box 787
Springfield, GA 31329

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461